

Atty. Dkt. No. 035451-0166 (3704.Palm.SG)

Amendments to the Claims

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Sub 1
C1

1. (Currently Amended) A system for selling or pricing a risk-based product related to an object, the system comprising:
a data collection system configured to collect data relating to the product, including object location data; and
a pricing system in electronic communication with the data collection system, the pricing system configured to at least one of sell and price the risk-based product, based on the object location data.

2. (Original) The system of Claim 1, wherein the pricing system is in electronic communication with the data collection system via wireless transmitter.

3. (Cancelled)

4. (Cancelled)

5. (Previously Amended) The system of Claim 1, wherein the data relating to the product is data relating to at least one of a selected operational parameter, temperature, humidity, hours of operation, and time between service.

6. (Original) The system of Claim 1, wherein the data collection system further comprises a data storage system.

7. (Original) The system of Claim 6, wherein the data storage system is configured to communicate with the pricing system.

8. (Original) The system of Claim 1, wherein the product is an insurance policy.

Atty. Dkt. No. 035451-0166 (3704.Palm.SG)

9. (Original) The system of Claim 1, wherein the product is a warranty.

10. (Currently Amended) A method of calculating a price associated with a risk protection product, the method comprising:

receiving data related to a subject that is associated with the risk protection product, the data received from a remote location and the data including location of the subject;

processing the data, including the location, in accordance with predetermined risk data; and

generating the price from the processed data.

11. (Original) The method of Claim 10, wherein receiving data further comprises receiving data at predetermined intervals.

12. (Original) The method of Claim 10, wherein receiving data from a remote location further comprises receiving data from a remote transmitter.

13. (Original) The method of Claim 12, wherein the remote transmitter is a wireless transmitter.

14. (Original) The method of Claim 13, wherein the remote transmitter is a wireless location transmitter.

15. (Original) The method of Claim 10, wherein the data related to the subject further comprises data related to at least one of location, security system status, fire protection system status, crime statistics, environmental conditions, usage time, time of day, and day of year.

Atty. Dkt. No. 035451-0166 (3704.Palm.SG)

16. (Original) A method for monitoring a product warranty relating to a product, the method comprising:

monitoring operational data relating to the product;
recording the operational data relating to the product; and
comparing the operational data to at least one operational specification relating to the product.

17. (Original) The method of Claim 16, wherein the operational data is at least one of temperature data, time between service, pressure, mileage between service, humidity, user, time of day, and day of year.

18. (Currently Amended) A method for pricing a product, the method comprising:

receiving information relating to the product via a remote transceiver;
generating the product price based on the received information,
wherein the product is at least one of an insurance policy, an insurance premium, an insurance price, and a warranty price.

19. (Original) The method of Claim 18, wherein receiving information further comprises receiving information at predetermined intervals.

20. (Original) The method of Claim 18, wherein the remote transmitter is a wireless transmitter.

21. (Original) The method of Claim 18, wherein the received information includes location information.

22. (Original) The method of Claim 21, wherein the remote transmitter is a wireless location transmitter.

23. (Cancelled)

Atty. Dkt. No. 035451-0166 (3704.Palm.SG)

24. (Original) A processing system comprising:
a receiver configured to receive data relating to a product at predetermined periodic intervals;
a central processing unit (CPU) coupled to the receiver; and
a storage device coupled to the CPU, and having stored there information for configuring the CPU to
generate correlated data by correlating the received data to actuarial data, and
generate a price in accordance with the correlated data.

25. (Original) A processing system comprising:
a receiver configured to receive data relating to an object at predetermined periodic intervals;
a central processing unit (CPU) coupled to the receiver; and
a storage device coupled to the CPU, and having stored there information for configuring the CPU to
collect operational specification data relating to a warranty, and
compare the received data relating to the object, to the operational specification data relating to the warranty.